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J. Ellis
Docket No. 4551-4001
12/82/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robert Wallach & Jasper Jackson
Group Art Unit: 3626
Serial No.: 09/645,020
Examiner: Frenel, Vanel
Filed: August 23, 2000
For: Insurance Incentive Program For Promoting The Purchase or Lease of an Automobile

INFORMATION DISCLOSURE STATEMENT

Mail Stop IDS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:



This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
2. ☐ For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.
3. ☐ Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in application Serial No. _____, filed

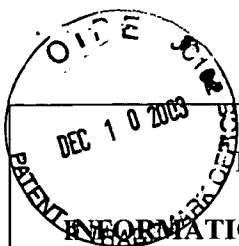
4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
- ☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of a national application other than a CPA; or
 - ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application; or
 - ☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits; or
 - ☐ 37 C.F.R. §1.97(b)(4), before the mailing date of a first office action after the filing of an RCE under §1.114.
5. ☒ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):
- ☐ A check in the amount of \$180.00 is enclosed in payment of the fee.
 - ☒ Charge the fee to Deposit Account No. 13-4500, Order No. 4551-4001. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-4500, Order No. 4551-4001. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: December 5, 2003

By: Daniel C. Sheridan
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FORM PTO-1449

INFORMATION DISCLOSURE CITATION

Attorney Docket:
4551-4001Serial No.:
09/645,020Applicant:
Robert Wallach et al.Filing Date:
August 23, 2000Group Art Unit:
3626

U.S. PATENT DOCUMENTS

Examiner Initial	Patent Number	Publication Date	Name	Class	Sub-Class	Filing Date

FOREIGN PATENT DOCUMENTS

Examiner Initial	Patent Number	Publication Date	Country	Class	Sub-Class	Translation
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, etc.)

/VF/	"Geico Faces Challenges After Grabbing Market Share", J. Cahill, The Wall Street Journal, 1/27/2000
/VF/	"Equifax Corp. Posts An Increase of 39% In Quarterly Profit", The Wall Street Journal, 1/26/2000
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/VF/	"£84.99 a month, three year's free servicing and one year's free insurance. Remember to wipe the ink off your face when you kiss the page", Hyundai Advertisement; Source, date unknown
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/VF/	"The real cost of new cars: more than you think", Autoweek, 8/16/1999

Examiner /Vanel Frenel/	Date Considered 08/23/2009
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP §609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	

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VF/	"Car payments haven't grown but they do live longer" Source, date unknown
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/Vanel Frenel/

Date Considered _____

08/23/2009

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